

In the specification:

Page 1, amend the paragraph immediately following the title and under the heading:

"Cross-Reference to Related Documents" as follows:

-- The present invention is a continuation in part (CIP) to a patent application S/N 09/461,515 filed on 12/14/99 entitled "Method and Apparatus for Providing Intelligent Recommendations to Users Regarding Online Activities Based on Knowledge of Data from a User's Multiple Web-services", now abandoned, which is a CIP to a U.S. patent application S/N 09/425,626 filed on 10/22/99 entitled "Method and Apparatus for Providing Calculated and Solution-Oriented Personalized Summary-Reports to a User through a Single User-Interface", now issued as US 6802042 on 10/05/2004, which is a CIP to a patent application S/N 09/523,598 09/323,598 entitled "Method and Apparatus for Obtaining and Presenting WEB Summaries to Users" filed on 6/01/99, now issued as US 6199077 on 03/26/2001, which is a CIP to patent application S/N 09/208,740 entitled "Method and Apparatus for Providing and Maintaining a User-Interactive Portal System Accessible via Internet or other Switched-Packet-Network" filed on 12/08/98, now issued as US 6412073 on 06/25/2002, disclosures of which are incorporated herein in their entirety by reference. --